

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Smith, Erik D				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Bricksmith Masonry; FKA Eric D Smith; DBA Brick Smith Masonry; AKA Erik Smith; FKA Eric Smith				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-6626				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)			
Street Address of Debtor (No. and Street, City, and State): 616 E. 154th Place Phoenix, IL				Street Address of Joint Debtor (No. and Street, City, and State):			
ZIP Code 60426				ZIP Code			
County of Residence or of the Principal Place of Business: Cook				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIP Code				ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Smith, Erik D	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: Northern District of Illinois	Case Number: 10-20233	Date Filed: 5/03/10	
Location Where Filed: Northern District of Illinois	Case Number: 08-25407	Date Filed: 9/24/08	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between;"> <div> X /s/ Alvin M. Foreman Signature of Attorney for Debtor(s) Alvin M. Foreman 6255937 </div> <div style="text-align: right;"> June 19, 2015 (Date) </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Smith, Erik D

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Erik D Smith

Signature of Debtor **Erik D Smith**

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 19, 2015

Date

Signature of Attorney*

X /s/ Alvin M. Foreman

Signature of Attorney for Debtor(s)

Alvin M. Foreman 6255937

Printed Name of Attorney for Debtor(s)

Alvin Foreman, Attorney at Law

Firm Name

**10540 S. Western Ave., Ste. 501B
Chicago, IL 60643**

Address

Email: **alvin@alvinforeman.com**

773-429-0400 Fax: 773-429-0410

Telephone Number

June 19, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Erik D Smith**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Erik D Smith
Erik D Smith

Date: June 19, 2015

United States Bankruptcy Court
Northern District of Illinois

In re **Erik D Smith**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	57,000.00		
B - Personal Property	Yes	4	3,341.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	8		985,129.39	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		140,802.41	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			734.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,367.00
Total Number of Sheets of ALL Schedules		31			
Total Assets			60,341.00		
Total Liabilities				1,125,931.80	

United States Bankruptcy Court
Northern District of Illinois

In re **Erik D Smith**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	734.00
Average Expenses (from Schedule J, Line 22)	2,367.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	484.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		805,556.18
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		140,802.41
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		946,358.59

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
7,336 square foot lot in Cook County, Illinois, commonly known as 616 E. 154th Place, Phoenix, IL 60426, improved with a 4,490 square foot three-story, single-family brick home with 5 bedrooms and 3.5 bathrooms. Permanent Real Estate Index Numbers: 29-16-124-023-0000, 29-16-124-024-0000, 29-16-124-025-0000, and 29-16-124-026-0000.	Fee simple	-	57,000.00	862,556.18

Valuation is from a comparative market analysis performed on 2/12/2015 by licensed Illinois real estate broker Evelyn Perkins, of Real People Realty, Inc., 7262 West Benton Drive, Frankfort, IL 60423.

Sub-Total >	57,000.00	(Total of this page)
Total >	57,000.00	

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Illinois Electronic Benefit Transfer (EBT) Link Card loaded with Debtor's Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) benefits Location: On debtor's person	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture, kitchen appliances, television, laptop computer purchased in 2004, cell phone, and miscellaneous household goods and furnishings, all items used Location: 616 E. 154th Place, Phoenix IL 60426	-	650.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Two African masks	-	75.00
6. Wearing apparel.		Necessary used men's wearing apparel Location: 616 E. 154th Place, Phoenix IL 60426	-	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **1,225.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Bricklayers Local 21 Union pension [Debtor is unsure as to whether he still has an interest in this pension, as he has not been a member of the union since 2004]. ***NOT INCLUDED IN THE BANKRUPTCY ESTATE BY VIRTUE OF 11 U.S.C. §§541(b)(7) and (c)(2). LISTED FOR INFORMATION PURPOSES ONLY. BANKRUPTCY EXEMPTIONS ARE CLAIMED IN THE ALTERNATIVE. ***	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Chevrolet C1500 pickup truck with 146,525 miles in fair condition. Valuation is per Kelley Blue Book online private party value. Location: 616 E. 154th Place, Phoenix IL 60426	-	1,816.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Miscellaneous used bricklaying tools, including: trough, hammer, striker, brush, levels, and joiner Location: 616 E. 154th Place, Phoenix IL 60426	-	300.00
30. Inventory.	X			
31. Animals.		3-year-old Akita dog	-	Unknown
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > **2,116.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re Erik D Smith, Case No. _____
Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **3,341.00**
(Report also on Summary of Schedules)

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
7,336 square foot lot in Cook County, Illinois, commonly known as 616 E. 154th Place, Phoenix, IL 60426, improved with a 4,490 square foot three-story, single-family brick home with 5 bedrooms and 3.5 bathrooms. Permanent Real Estate Index Numbers: 29-16-124-023-0000, 29-16-124-024-0000, 29-16-124-025-0000, and 29-16-124-026-0000.	735 ILCS 5/12-901	15,000.00	57,000.00
Valuation is from a comparative market analysis performed on 2/12/2015 by licensed Illinois real estate broker Evelyn Perkins, of Real People Realty, Inc., 7262 West Benton Drive, Frankfort, IL 60423.			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Illinois Electronic Benefit Transfer (EBT) Link Card loaded with Debtor's Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) benefits Location: On debtor's person	735 ILCS 5/12-1001(g)(1)	0.00	0.00
Household Goods and Furnishings			
Household furniture, kitchen appliances, television, laptop computer purchased in 2004, cell phone, and miscellaneous household goods and furnishings, all items used Location: 616 E. 154th Place, Phoenix IL 60426	735 ILCS 5/12-1001(b)	650.00	650.00
Books, Pictures and Other Art Objects; Collectibles			
Two African masks	735 ILCS 5/12-1001(b)	75.00	75.00
Wearing Apparel			
Necessary used men's wearing apparel Location: 616 E. 154th Place, Phoenix IL 60426	735 ILCS 5/12-1001(a)	0.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Bricklayers Local 21 Union pension [Debtor is unsure as to whether he still has an interest in this pension, as he has not been a member of the union since 2004]. ***NOT INCLUDED IN THE BANKRUPTCY ESTATE BY VIRTUE OF 11 U.S.C. §§541(b)(7) and (c)(2). LISTED FOR INFORMATION PURPOSES ONLY. BANKRUPTCY EXEMPTIONS ARE CLAIMED IN THE ALTERNATIVE. ***	735 ILCS 5/12-1006	100% of FMV claimed in the alternative Claimed in the alternative	Unknown
	735 ILCS 5/12-704		
	11 U.S.C. § 522(b)(3)(C)		

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1996 Chevrolet C1500 pickup truck with 146,525 miles in fair condition. Valuation is per Kelley Blue Book online private party value. Location: 616 E. 154th Place, Phoenix IL 60426	735 ILCS 5/12-1001(c)	1,816.00	1,816.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Miscellaneous used bricklaying tools, including: trough, hammer, striker, brush, levels, and joiner Location: 616 E. 154th Place, Phoenix IL 60426	735 ILCS 5/12-1001(d)	300.00	300.00
<u>Animals</u>			
3-year-old Akita dog	735 ILCS 5/12-1001(b)	100% of FMV	Unknown

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xx-xxx-xxx-0000			11/12/1994					
Cook County			Municipal Demolition Lien (assigned by					
Bureau of Administration			Village of Phoenix, IL)					
69 W. Washington Room 1900			Debtor's residence in Cook County, IL					
Chicago, IL 60602		-	commonly known as 616 E. 154th Pl,					
			Phoenix, IL 60426 (lots 24, 25, and 26					
			only)					
			Value \$ 57,000.00				5,129.65	0.00
Account No. 29-16-124-023-0000			01/01/2012					
Cook County Clerk's Office			Statutory Lien					
Real Estate & Tax Services Division			Debtor's residence in Cook County, IL,					
118 N. Clark St., Room 434		-	commonly known as 616 E. 154th Pl,					
Chicago, IL 60602			Phoenix, IL 60426					
			Value \$ 57,000.00				4,988.34	0.00
Account No. 29-16-124-023-0000			01/01/2011					
Cook County Clerk's Office			Statutory Lien					
Real Estate & Tax Services Division			Debtor's residence in Cook County, IL,					
118 N. Clark St., Room 434		-	commonly known as 616 E. 154th Pl,					
Chicago, IL 60602			Phoenix, IL 60426					
			Value \$ 57,000.00				4,763.07	0.00
Account No. 29-16-124-023-0000			01/01/2010					
Cook County Clerk's Office			Statutory Lien					
Real Estate & Tax Services Division			Debtor's residence in Cook County, IL,					
118 N. Clark St., Room 434		-	commonly known as 616 E. 154th Pl,					
Chicago, IL 60602			Phoenix, IL 60426					
			Value \$ 57,000.00				6,287.04	0.00
Subtotal							21,168.10	0.00
(Total of this page)								

7 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 29-16-124-024-0000			01/01/2012					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				4,878.03	0.00
Account No. 29-16-124-024-0000			01/01/2011					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				4,657.81	0.00
Account No. 29-16-124-024-0000			01/01/2010					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				437.64	0.00
Account No. 29-16-124-025-0000			01/01/2012					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				2,024.28	0.00
Account No. 29-16-124-025-0000			01/01/2011					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				1,932.91	0.00
Subtotal							13,930.67	0.00
(Total of this page)								

Sheet **1** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 29-16-124-025-0000			01/01/2010					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				2,316.14	0.00
Account No. 29-16-124-026-0000			01/01/2012					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				494.90	0.00
Account No. 29-16-124-026-0000			01/01/2011					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				472.53	0.00
Account No. 29-16-124-026-0000			01/01/2010					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 213,940.00				437.64	0.00
Account No. 29-16-124-023-0000			2008 and 2009					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				Unknown	Unknown
Subtotal							3,721.21	0.00
(Total of this page)								

Sheet **2** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 29-16-124-024-0000			2005 through 2009					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-025-0000			1994 through 2009					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-026-0000			2006 through 2009					
Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark St., Room 434 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-023-0000			01/01/2013					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				5,893.56	5,893.56
Account No. 29-16-124-023-0000			01/01/2014					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Subtotal							5,893.56	5,893.56
(Total of this page)								

Sheet **3** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 29-16-124-024-0000			01/01/2014					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-024-0000			01/01/2013					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				5,763.12	0.00
Account No. 29-16-124-023-0000			01/01/2015					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-024-0000			01/01/2015					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-025-0000			01/01/2015					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Subtotal							5,763.12	0.00
(Total of this page)								

Sheet **4** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 29-16-124-025-0000			01/01/2014					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-025-0000			01/01/2013					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				2,088.83	0.00
Account No. 29-16-124-026-0000			01/01/2015					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-026-0000			01/01/2014					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426		X			
			Value \$ 57,000.00				Unknown	Unknown
Account No. 29-16-124-026-0000			01/01/2013					
Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				510.53	0.00
Subtotal							2,599.36	0.00
(Total of this page)								

Sheet **5** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxx-xx-6626			2004 through 2007					
Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338		-	Statutory Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				8,503.00	0.00
Account No. xxx-xx-6626			2004					
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				23,892.48	23,892.48
Account No. xxx-xx-6626			2007					
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				24,851.92	0.00
Account No. xxx-xx-6626			2006					
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				24,309.44	0.00
Account No. xxx-xx-6626			2005					
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426					
			Value \$ 57,000.00				17,726.39	0.00
Subtotal							99,283.23	23,892.48
(Total of this page)								

Sheet **6** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx1001			01/10/2006					
K & P Investments, LLC c/o John Scott Hoff 135 S LaSalle St. Ste. 3300 Chicago, IL 60603		-	First Mortgage Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426			X		
			Value \$ 57,000.00				832,770.14	775,770.14
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							832,770.14	775,770.14
Total (Report on Summary of Schedules)							985,129.39	805,556.18

Sheet **7** of **7** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx9567			Various dates				
AT&T c/o Bankruptcy 1801 Valley View Ln Dallas, TX 75234		-	Telecommunication services				
							195.00
Account No. xxxx7724			Various dates				
AT&T c/o Bankruptcy 1801 Valley View Ln Dallas, TX 75234		-	Telecommunication services				
							392.00
Account No. xxx7828			Various dates				
Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091		-	Credit Card				
							771.00
Account No. Citation No. 107490			08/09/2000				
City of Harvey Harvey City Hall 15320 Broadway Harvey, IL 60426	X	-	Judgment against Debtor for building code violation ticket #				
							100.00
Subtotal (Total of this page)							1,458.00

8 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxx0831 Comcast Corporation Comcast Center 1701 JFK Boulevard Philadelphia, PA 19103		-	Various dates Cable television services				613.00	
Account No. ComEd PO Box 6111 Carol Stream, IL 60197-6111		-	Various dates Electric utility services				Unknown	
Account No. Custom Brick Co., Inc c/o J. Alan Oremus 7601 W. 79th St. Bridgeview, IL 60455		-	08/19/1997 Contract claim			X	2,817.50	
Account No. DIRECTV Customer Service P.O. Box 6550 Greenwood Village, CO 80155-6550		-	Various dates Satellite television services				Unknown	
Account No. xxxx0907 Franciscan Alliance Inc. Corporate Office 1515 Dragoon Trail Mishawaka, IN 46544		-	04/2014 Health care services				96.00	
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	3,526.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx0831		-	01/01/2008 Daimler Chrysler				907.00
Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062							
Account No. xx9208		-	01/2011 Legal services				400.00
Hiskes, Dillner, O'Donnell, Marovic 16231 Wausau Avenue South Holland, IL 60473							
Account No. xxx8201		-	Opened 5/1/2006 Last Active 10/31/2007 Automobile				2,502.00
Honor Finance 1563 Sherman Evanston, IL 60201							
Account No. xxx7978		-	4th Qtr, 1999 and 1st through 3rd Qtrs, 2000 Contributions, penalties, and interest on unpaid contributions under the Illinois Unemployment Insurance Act				3,117.14
IL Dept of Employment Security Collections Section 401 S. State Street Chicago, IL 60605							
Account No. xxx7978		-	2nd through 4th Qtrs, 1998 and 1st through 3rd Qtrs, 1999 Contributions, penalties, and interest on unpaid contributions under the Illinois Unemployment Insurance Act				5,430.03
IL Dept of Employment Security Collections Section 401 S. State Street Chicago, IL 60605							
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							12,356.17
Subtotal (Total of this page)							12,356.17

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx7978			1st through 4th Qtrs, 1997 and 1st Qtr, 1998 Contributions, penalties, and interest on unpaid contributions under the Illinois Unemployment Insurance Act				5,232.55
IL Dept of Employment Security Collections Section 401 S. State Street Chicago, IL 60605		-					
Account No.			1/24/2006 Judgment entered against Debtor in Case No. 2005-L-009185 in the Circuit Court of Cook County, IL				42,500.00
Indigo Legacy, Inc. c/o Ernest B. Fenton 15431 Honore Harvey, IL 60426		-					
Account No.			05/25/2001 Judgment entered against Debtor in Case No. 00-C-1099 in US District Court for the Northern District of Illinois Eastern Division				45,642.68
Laborers' Pension and Welfare Funds 11465 W. Cermak Road Westchester, IL 60154-5768		-					
Account No. xxx3049			Various dates Natural gas utility services				2,437.00
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-					
Account No. xxx6290			Opened 07/01/2007 Drive Financial Services/First				8,468.00
Palisades Collection L 210 Sylvan Ave Englewood Cliffs, NJ 07632		-					
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							104,280.23
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx8616 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Account No. xxxxxxx4004 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	05/2011 Municipal fine				98.00
Account No. xxxxxxx6709 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	01/2013 Municipal fine				98.00
Account No. xxxxxxx6710 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	01/2013 Municipal fine				98.00
Account No. xxxxxxx6713 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	01/2013 Municipal fine				98.00
Sheet no. 4 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 462.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx8652 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Account No. xxxxxx9886 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Account No. xxxxxx9888 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Account No. xxxxxx9890 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Account No. xxxxxx9891 Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426		-	06/2010 Municipal fine				70.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							350.00
Subtotal (Total of this page)							350.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx9893		-	06/2010 Municipal fine				70.00
Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426							
Account No. xxxxxx9894		-	06/2010 Municipal fine				70.00
Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426							
Account No. xxxxxx3776		-	05/2011 Municipal fine				210.00
Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426							
Account No. xxxxxx3977		-	05/2011 Municipal fine				700.00
Phoenix Police Department 629 E. 151st Street Phoenix, IL 60426							
Account No.		-	10/20/1989 Judgment entered against Debtor in Case No. 89-M6-5221, in the Circuit Court of Cook County, IL, recorded as Cook County Recorder's Office document #89-509868				4,682.53
PNC Bank, National Association Attn: William S. Demchak, President 222 Delaware Avenue Wilmington, DE 19899							
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							5,732.53
Subtotal (Total of this page)							5,732.53

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx4357 Professnl Acct Mgmt In Attn: Sabrina PO Box 391 Milwaukee, WI 53201			Opened 12/01/2004 TCF Bank				123.00
Account No. xxxxxxxx3965 Pronger Smith Medical Care 2320 W High Street Blue Island, IL 60406			06/2013 Health care services				329.00
Account No. xxxx2343 Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251-4300			Various dates Cellular telephone services				403.00
Account No. State's Attorney of Cook County Civil Law Department 69 W. Washington, Suite 3200 Chicago, IL 60602			06/02/1993 Judgment entered against Debtor for bail forfeiture, recorded as Cook County Recorder of Deeds document #95257059				1,090.00
Account No. States Attorney of Cook County Civil Law Department Richard J Daley Center Room 500 Chicago, IL			12/06/1989 Judgment for bail forfeiture recorded as Cook County Recorder of Deeds document #92-565268				2,025.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							3,970.00
Subtotal (Total of this page)							3,970.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			10/14/2008				
Taylor Funeral Cre c/o MS REGISTERED AGENT SERVICES 191 N WACKER DR SUITE 1800 Chicago, IL 60606	-		Funeral services			X	7,440.49
Account No. xxxx8106			05/29/2015				
U-Haul International, Inc. 2727 N. Central Ave. Phoenix, AZ 85004	-		Truck rental				299.49
Account No. xxxxx2200			04/2013				
Verizon Wireless Bankruptcy Administration 500 Technology Drive Suite 550 Saint Charles, MO 63304	-		Cellular telephone service				210.00
Account No. xxxxxx2070			04/2013				
Verizon Wireless Bankruptcy Administration 500 Technology Drive Suite 550 Saint Charles, MO 63304	-		Cellular telephone service				717.00
Account No.			Various dates				
Village of Phoenix 633 E. 151st Street Phoenix, IL 60426	-		Municipal utility services				Unknown
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							8,666.98
(Report on Summary of Schedules)							Total 140,802.41

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
----------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

In re **Erik D Smith**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rosemary Smith 1336 Campbell Ave. Chicago Heights, IL 60411-2512	City of Harvey Harvey City Hall 15320 Broadway Harvey, IL 60426

Fill in this information to identify your case:

Debtor 1 Erik D Smith

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Brick layer

Erik Smith

616 E. 154th Place
Phoenix, IL 60426

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 19 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ N/A

Debtor 1 **Erik D Smith**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
4. Copy line 4 here	\$ 0.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	\$ 0.00	\$ N/A
5e. Insurance	\$ 0.00	\$ N/A
5f. Domestic support obligations	\$ 0.00	\$ N/A
5g. Union dues	\$ 0.00	\$ N/A
5h. Other deductions. Specify:	\$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 540.00	\$ N/A
8b. Interest and dividends	\$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ N/A
8d. Unemployment compensation	\$ 0.00	\$ N/A
8e. Social Security	\$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Supplemental Nutrition Assistance Program (FKA Food Stamps) Specify: <u>Food Stamps</u>	\$ 194.00	\$ N/A
8g. Pension or retirement income	\$ 0.00	\$ N/A
8h. Other monthly income. Specify:	\$ 0.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 734.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 734.00	\$ N/A
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:	\$ 0.00	\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	\$ 734.00 Combined monthly income	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Debtor anticipates increasing his monthly income by an unknown amount by finding employment within the year after this form is filed.		

Fill in this information to identify your case:

Debtor 1 Erik D Smith

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 1,188.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Erik D Smith**

Case number (if known)

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	240.00
6b. Water, sewer, garbage collection	6b. \$	46.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	194.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	0.00
10. Personal care products and services	10. \$	0.00
11. Medical and dental expenses	11. \$	0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	49.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
	18. \$	0.00
19. Other payments you make to support others who do not live with you.		
	\$	0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____		
	21. +\$	0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	2,367.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	734.00
23b. Copy your monthly expenses from line 22 above.	23b. -\$	2,367.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
	23c. \$	-1,633.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

Within a year after this form is filed, Debtor anticipates that he will begin incurring the following monthly expenses that he does not currently pay:
\$100 cable television; \$130 natural gas; \$110 electricity; \$500 gasoline; \$49 automobile insurance. In addition, Debtor anticipates that within the year after this form is filed, Debtor may enter into settlement agreements for his nondischargeable debts and liens that will result in increased monthly expenses of unknown amounts.

United States Bankruptcy Court
Northern District of Illinois

In re **Erik D Smith**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **33** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 19, 2015**

Signature **/s/ Erik D Smith**
Erik D Smith
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Erik D Smith**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,740.00	2015 YTD: Self-employment income
\$3,000.00	2014: Self-employment income
\$0.00	2013: Self-employment income

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,328.00	2014: Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) benefits (\$194/mo for 12 months)

B7 (Official Form 7) (04/13)

2

AMOUNT
\$2,328.00

SOURCE
2013: Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps) benefits (\$194/mo for 12 months)

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	-----------------------------------------	--------------------

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
------------------------------------------------------------	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Taylor Funeral Cre v. Eric D. Smith 2008-M1-148750	Civil	Circuit Court of Cook County Municipal Division 50 W. Washington St. Chicago, IL 60602	Judgment for plaintiff; citation to discover assets issued; no proof of service of citation to discover assets has been filed in the Court docket

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---------------------------------------------------------------------	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------------------	------------------------------------------------------------------	--------------------------------------

6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	------------------------------------------------------	------------------	--------------------------------------

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
-----------------------------------------------	-----------------------------------	--------------	----------------------------------

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	----------------------------------------------------------------------------------------------------------------	--------------

B7 (Official Form 7) (04/13)

4

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Alvin Foreman, Attorney at Law 10540 S. Western Ave., Ste. 501B Chicago, IL 60643	10/25/2013 and 11/7/2014	\$100.00 and \$1,100.00 (\$865.00 attorney fee and \$335.00 court filing fee)
001 Debtorcc, Inc. 378 Summit Avenue Jersey City, NJ 07306	04/18/2015	\$9.95

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
-----------------------------------------------------------	------	-----------------------------------------------------

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---------------------------------------------------------------------------------------------

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	----------------------------------------------------------------------------------------	---------------------------------------

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
-------------------------------------------------	---------------------------------------------------------------------	----------------------------	------------------------------------------

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

5

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

B7 (Official Form 7) (04/13)

6

18 . Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Erik Smith d/b/a BrickSmith Masonry	6626	616 E. 154th Place Phoenix, IL 60426	Brick Layer	08/05/1995 through present

None

☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Erik D. Smith

616 E. 154th Place
Phoenix, IL 60426

None

☐

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

B7 (Official Form 7) (04/13)

7

NAME AND ADDRESS

**Illinois Department of Human Services
401 South Clinton Street
Chicago, IL 60607**

DATE ISSUED

2013 (Application for Benefits Eligibility)

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---------------------------------------------------------------------

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---------------------------------------------------------

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---------------------------------------------

22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
-----------------------------------------------------------	-----------------------------------	------------------------------------------------------------

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 19, 2015

Signature /s/ Erik D Smith
Erik D Smith
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **Erik D Smith**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Cook County	Describe Property Securing Debt: Debtor's residence in Cook County, IL commonly known as 616 E. 154th Pl, Phoenix, IL 60426 (lots 24, 25, and 26 only)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 3

Property No. 6	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 4

Property No. 9	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 10	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 11	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 5

Property No. 12	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 13	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 14	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 6

Property No. 15	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 16	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 17	
Creditor's Name: Cook County Clerk's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 7

Property No. 18	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 19	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 20	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 8

Property No. 21	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 22	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 23	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 9

Property No. 24	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 25	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 26	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 10

Property No. 27	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 28	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 29	
Creditor's Name: Cook County Treasurer's Office	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 11

Property No. 30	
Creditor's Name: Illinois Department of Revenue	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 31	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 32	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 12

Property No. 33	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 34	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain with continuing payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 35	
Creditor's Name: K & P Investments, LLC	Describe Property Securing Debt: Debtor's residence in Cook County, IL, commonly known as 616 E. 154th Pl, Phoenix, IL 60426
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain and negotiate a mortgage lien settlement agreement post-discharge.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 19, 2015

Signature /s/ Erik D Smith
Erik D Smith
Debtor

United States Bankruptcy Court
Northern District of Illinois

In re Erik D Smith

Debtor(s)

Case No.
Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|-------------------------------------------------------------|----|---------------|
| For legal services, I have agreed to accept | \$ | <u>865.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>865.00</u> |
| Balance Due | \$ | <u>0.00</u> |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 19, 2015

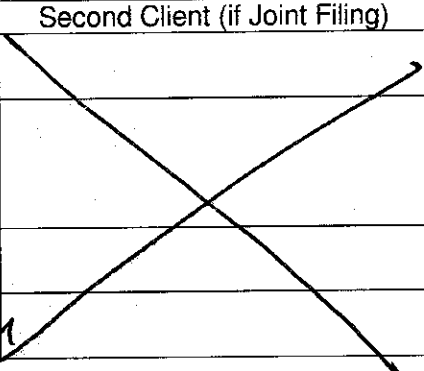
/s/ Alvin M. Foreman

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WWW.ALVINFOREMAN.COM • ALVIN@ALVINFOREMAN.COM

Chapter 7 Bankruptcy Representation Agreement

This Agreement is executed by and between ALVIN FOREMAN (hereinafter referred to as "Attorney") and the following named individual(s) (hereinafter referred to as "Client", whether one or more individuals):

	Client	Second Client (if Joint Filing)
Printed Name	Erik Smith	
Mailing Address	616 E 154 St Phoenix, IL 60426	
Telephone Number	706 335-7963	
Email Address	Smith.Erik44@gmail.com	

The parties have reviewed Client's finances, are in agreement that filing for bankruptcy under Chapter 7 is the best solution for resolving Client's financial situation, and further agree as follows:

1. Services Provided. Attorney will provide the following services on Client's behalf in connection with filing Client's Chapter 7 case:

- a. Meet with Client to discuss Client's financial situation and possible solutions;
- b. Provide and explain to Client the following required legal notices (the "Bankruptcy Notices"):
 - i. Sections 342(b) and 527(a) notice, which sets out the purpose, benefits, and costs of filing under Chapters 7, 11, 12 or 13, the types of services available from credit counseling agencies, and the penalties of committing certain bankruptcy crimes, and the requirement of providing complete, accurate, and truthful information on your bankruptcy papers;
 - ii. Section 527(b) notice of "Important Information About Bankruptcy Assistance Services From an Attorney";

Prospective Client Initial(s): AS

- iii. Section 527(c) notice of "Instructions Required To Be Provided To The Debtor";
- c. Prepare the necessary bankruptcy petition, schedules, statement of affairs, and other documents, and review and file the bankruptcy case under the chapter Client selects;
- d. Prepare for and go with Client to the Section 341 first meeting of creditors;
- e. Assist in the amendments to the papers filed and the production of such documents as the trustee requests;
- f. If Client decides to enter into a reaffirmation agreement¹ with a creditor, Attorney will file an appropriate motion and go to Court with Client so that the judge can decide whether approval of any reaffirmation agreement negotiated by Client with a creditor is proper. Although Attorney will appear in Court as Client's attorney, Client must come to Court and explain why Client thinks the reaffirmation agreement does not create an undue hardship and how Client will be able to make the payments. **HOWEVER, ATTORNEY WILL NOT NEGOTIATE OR APPROVE A REAFFIRMATION AGREEMENT.**
- g. There are some issues that Attorney cannot predict before filing. For instance, if Client misses the Section 341 first meeting of creditors or does not tell Attorney about a creditor, Attorney will have to reschedule and attend the meeting or file amended schedules. In this case, Attorney will do what he believes is necessary to protect Client's rights, and will bill Client for the additional work at the rate of \$250.00 per hour and for any costs advanced by Attorney.

2. Fees and Costs. Attorney will charge Client a flat legal fee of \$894.00 for the services described hereinabove. In addition, Client agrees to pay all costs related to the filing of a Chapter 7 bankruptcy case, including, but not limited to the following:

- a. The fee of \$306.00 charged by the Bankruptcy Court to file a Chapter 7 bankruptcy case.
- b. The cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief, and runs approximately \$50.00 or less.
- c. The cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the discharge of debts in a Chapter 7 case. The amount of this fee is generally consistent with

¹ A reaffirmation agreement is a debtor's voluntary agreement to reinstate his/her personal obligation to pay a debt to a creditor that would otherwise be discharged in bankruptcy. In other words, if Client enters into a reaffirmation agreement, Client's bankruptcy discharge will not exist for this creditor. The creditor can then pursue Client if Client does not make the payments. The most common reason that debtors enter into reaffirmation agreements is to prevent an automobile repossession. Attorney generally thinks reaffirmation agreements are a bad idea because they impede Client's financial fresh start and Attorney does not approve them.

Prospective Client Initial(s): ES

the pre-filing credit counseling fee of approximately \$50.00 or less.

- d. The cost of obtaining any consumer credit reports.
- e. The cost of obtaining tax returns or tax transcripts directly from the taxing authorities or from any third-party provider.
- f. The cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents.
- g. The cost of obtaining appraisals or other estimates of value.
- h. The cost of securing any prior court records from the federal courts' PACER system.
- i. The cost of securing any other records or statements not otherwise produced by or available to Client.

3. Payment Terms. If Client does not pay the entire amount due upon execution of this representation agreement, Client will pay Attorney an advance payment retainer of at least One Hundred Dollars (\$100.00) toward the balance due under this Agreement in order for Attorney to open an office file for Client's case. An "advance payment retainer" is a present payment from Client to Attorney, in exchange for Attorney's commitment to provide the legal services stated above. Attorney's ownership of this sum passes to Attorney immediately upon payment of Client's advance payment retainer, and therefore the funds will be deposited into Attorney's general account and will not be held in a client trust account.

After Attorney receives Client's advance payment retainer, Client may then make periodic installment payments toward the balance due under this Agreement at zero percent (0%) interest upon such terms as the parties agree. The advance payment retainer will be applied to Attorney's final invoice for services to Client. If the amount of advance payments made by Client during this engagement exceeds the amount of fees and expenses charged by Attorney during the course of this engagement, Attorney will make a payment to Client for the amount of such difference at the conclusion of Attorney's representation.

Before Attorney files Client's bankruptcy case, Client must pay Attorney the balance of the legal fee due under this Agreement plus the Bankruptcy Court filing fee. All legal fees paid by Client to Attorney will be earned when received. If Client pays any amounts due under this Agreement by personal check, Attorney will not file Client's case until after the check clears. Client agrees that Client will not borrow money to pay any amounts owed under this representation agreement. However, a family member or friend may give Client money to pay amounts due under this Agreement as a "no strings attached" gift. In the event of such a gift, Client agrees to give the enclosed Gift Letter to the donor for completion, then sign and return it to Attorney.

3a. Security Retainer Option Not Available. After consultation, Attorney and Client have determined that Client's interests in this matter are best served by the "advance payment retainer" described above. The advantage to Client of the advance payment retainer is that it will allow Client to secure Attorney's services while defining and limiting Client's legal fees, thus providing Client with the assurance that the contemplated legal services will be performed in full at the pre-agreed flat legal fee stated above, plus any applicable costs. Furthermore, the

Prospective Client Initial(s): ES

advance payment retainer allows Client to protect the monies paid to Attorney from Client's creditors. Paying Attorney's legal fee in advance of filing Client's bankruptcy case allows Client to retain Attorney's bankruptcy services because Attorney is barred from collecting any unpaid fee amounts after Client's Chapter 7 bankruptcy case is filed.

Illinois law allows another type of retainer than the advance payment retainer, called a "security retainer", in which a client would prepay an amount which would remain client's property but that would be held in trust by the client's attorney until it is applied toward legal fees. However, for the reasons stated above, Attorney does not offer bankruptcy services under a security retainer arrangement.

4. Bankruptcy Notices. Enclosed with this Agreement as separate documents, but included as part of this Agreement, are the Bankruptcy Notices described hereinabove. By signing this Agreement, Client acknowledges receipt of these notices.

5. Client Cooperation. Client agrees to promptly inform Attorney of changes of Client's address, telephone number, or email address (if any), and to furnish all information necessary to enable Attorney to complete the papers that will be filed in Client's case and that such information will be complete, accurate, and truthful.

6. Failure to Pay. If Client fails to provide the full amount due, as set out herein, Attorney will be relieved from the responsibility of performing any further work under this Agreement.

7. Failure to Cooperate. Attorney may also be relieved of the responsibility to represent Client if Client fails to promptly inform Attorney of changes of Client's address, telephone number, and email address (if any) or fails to provide Attorney information or documents in time and with sufficient adequacy to enable Attorney to respond to any inquiry, or if Client does not appear at any court hearing. If these failings on Client's part occur after Attorney has filed Client's bankruptcy case, Attorney can only be relieved if the court allows Attorney's withdrawal. Client will receive notice of any motion and hearing on Attorney's desire to withdraw.

8. Complete Agreement. This Agreement and the attached notices represent the complete agreement between the parties and may not be modified or replaced except by a subsequent written agreement executed by all parties.


9. Void Representation. This representation shall be void if not executed by all parties and if Client fails to pay the retainer fee no later than five business days after the first date on which Attorney provides Client any bankruptcy assistance services.

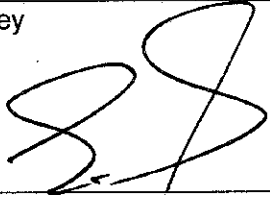
*** THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK ***

Prospective Client Initial(s):

E.S.

10. NO OTHER SERVICES PROVIDED. ANY OTHER SERVICES, SUCH AS ADVERSARY PROCEEDING REPRESENTATION, DEFENSE OF A COMPLAINT TO DETERMINE DISCHARGEABILITY OF A DEBT OR OF A UNITED STATES TRUSTEE MOTION TO CONVERT THIS CASE OR DISMISS IT AS AN ABUSIVE FILING, ARE NOT INCLUDED IN THIS AGREEMENT AND WILL BE PROVIDED ONLY THROUGH A SEPARATE REPRESENTATION AGREEMENT.

Dated: October 10, 2013 
Attorney

Dated: 10/10/13 
Client

Dated: _____
Second Client (if joint filing)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **Erik D Smith**

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Erik D Smith

Printed Name(s) of Debtor(s)

X **/s/ Erik D Smith**

Signature of Debtor

June 19, 2015

Date

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Erik D Smith**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **54**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **June 19, 2015**

/s/ Erik D Smith

Erik D Smith

Signature of Debtor

Accounts Receivable MANA
2950 W Chicago Ave Ste310A
Chicago, IL 60622

AT&T
c/o Bankruptcy
1801 Valley View Ln
Dallas, TX 75234

Calvary Portfolio Services
Attention: Bankruptcy Department
PO Box 1017
Hawthorne, NY 10532

Capital 1 Bank
Attn: C/O TSYS Debt Management
PO Box 5155
Norcross, GA 30091

Chrysler Capital
P.O. Box 961275
Fort Worth, TX 76161

City of Harvey
Harvey City Hall
15320 Broadway
Harvey, IL 60426

Comcast Corporation
Comcast Center
1701 JFK Boulevard
Philadelphia, PA 19103

ComEd
PO Box 6111
Carol Stream, IL 60197-6111

Cook County
Bureau of Administration
69 W. Washington Room 1900
Chicago, IL 60602

Cook County Clerk's Office
Real Estate & Tax Services Division
118 N. Clark St., Room 434
Chicago, IL 60602

Cook County Treasurer's Office
118 N. Clark St., Room 112
Chicago, IL 60602

Credit Management
4200 International Pkwy
Carrollton, TX 75007

Creditors Discount & Aud
415 E Main St
Streator, IL 61364

Custom Brick Co., Inc
c/o J. Alan Oremus
7601 W. 79th St.
Bridgeview, IL 60455

DIRECTV
Customer Service
P.O. Box 6550
Greenwood Village, CO 80155-6550

Enhanced Recovery Corporation
PO Box 57547
Jacksonville, FL 32241

Ernest B. Fenton, Esq.
15943 Sawyer
Harvey, IL 60426

Ernest B. Fenton, Esq.
Law Office of Ernest B. Fenton
935 W. 175th Street, 1 South
Homewood, IL 60430-3235

Ernest Fenton
15835 Campbell Ave
Markham, IL 60428

Franciscan Alliance Inc.
Corporate Office
1515 Dragoon Trail
Mishawaka, IN 46544

Harris & Harris Ltd.
111 W. Jackson Blvd. S-400
Chicago, IL 60604

Hilco Rec
5 Revere Dr Ste 510
Northbrook, IL 60062

Hiskes, Dillner, O'Donnell, Marovic
16231 Wausau Avenue
South Holland, IL 60473

Honor Finance
1563 Sherman
Evanston, IL 60201

IL Dept of Employment Security
Collections Section
401 S. State Street
Chicago, IL 60605

Illinois Department of Revenue
Bankruptcy Section
PO Box 64338
Chicago, IL 60664-0338

Illinois Department of Revenue
Collection Support
PO Box 19035
Springfield, IL 62794-9035

Illinois Department of Revenue
Lien Unit
PO Box 19035
Springfield, IL 62794-9035

Indigo Legacy, Inc.
c/o Ernest B. Fenton
15431 Honore
Harvey, IL 60426

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

K & P Investments, LLC
c/o John Scott Hoff
135 S LaSalle St. Ste. 3300
Chicago, IL 60603

K & P Investments, LLC
2241 Sutton Dr.
South Elgin, IL 60177

K & P Investments, LLC
C/O Kluever & Platt, LLC
65 E. Wacker Place, Suite 2300
Chicago, IL 60601

Laborers' Pension and Welfare Funds
11465 W. Cermak Road
Westchester, IL 60154-5768

Larry J. Meyer, Esq.
205 W. Randolph #820
Chicago, IL 60606

Mercedes-Benz Financial Svcs USA
36455 Corporate Drive
Farmington, MI 48331

Nicor Gas
Attention: Bankruptcy Department
1844 Ferry Road
Naperville, IL 60507

Palisades Collection L
210 Sylvan Ave
Englewood Cliffs, NJ 07632

Phoenix Police Department
629 E. 151st Street
Phoenix, IL 60426

PNC Bank, National Association
Attn: William S. Demchak, President
222 Delaware Avenue
Wilmington, DE 19899

Professnl Acct Mgmt In
Attn: Sabrina
PO Box 391
Milwaukee, WI 53201

Pronger Smith Medical Care
2320 W High Street
Blue Island, IL 60406

Regional Recovery Service
5250 S. Homan Ave.
Hammond, IN 46320

Rosemary Smith
1336 Campbell Ave.
Chicago Heights, IL 60411-2512

Sprint
KSOPHT0101-Z4300
6391 Sprint Parkway
Overland Park, KS 66251-4300

State's Attorney of Cook County
Civil Law Department
69 W. Washington, Suite 3200
Chicago, IL 60602

States Attorney of Cook County
Civil Law Department
Richard J Daley Center Room 500
Chicago, IL

Taylor Funeral Cre
c/o MS REGISTERED AGENT SERVICES
191 N WACKER DR SUITE 1800
Chicago, IL 60606

TAYLOR FUNERAL HOME, LTD.
c/o MS REGISTERED AGENT SERVICES
191 N WACKER DR SUITE 1800
Chicago, IL 60606

TCF National Bank
800 Burr Ridge Pkwy
Willowbrook, IL 60527

U-Haul International, Inc.
2727 N. Central Ave.
Phoenix, AZ 85004

Verizon Wireless
Bankruptcy Administration
500 Technology Drive Suite 550
Saint Charles, MO 63304

Verizon Wireless
Attn: Correspondence Team
PO Box 5029
Wallingford, CT 06492

Village of Phoenix
633 E. 151st Street
Phoenix, IL 60426